

## **SUBSTITUTE TRUSTEE'S DEED**

Michael S. McKay, SUBSTITUTE TRUSTEE  
GRANTOR

TO: B.S.P. Investments,  
GRANTEE

WHEREAS, on August 29, 2003, John Payne executed a Deed of Trust to Leslie B. Shumake, Jr. Attorney at Law, as Trustee, with Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Lender, Decision One Mortgage Company, LLC, and Lender's successors and assigns being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 1842 at Page 471 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Lender, Decision One Mortgage Company, LLC, and Lender's successors and assigns, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated March 6, 2006, and recorded in Trust Deed Book 2,425 at Page 684 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on April 21, 2006, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of **Two-Hundred Twelve Thousand Two Hundred Eighteen Dollars and 41/100 Cents (\$212,218.41 U.S. Dollars)**, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto B.S.P. Investments, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 126, Cedar Crest Estates, Fourth Addition situated in Section 10, Township 2 South, Range 6 West, Desoto County, MS, as per plat recorded in plat book 71, pages 39-40, Chancery Clerk's office, Desoto County, MS.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 28<sup>th</sup> day of April, 2006.

Michael S. Melby

**Michael S. McKay**  
**Substitute Trustee**  
**MacNeill & Buffington, P.A.**  
**Suite A-250 River Oaks Office Plaza**  
**1080 River Oaks Drive**  
**Flowood, MS 39208**  
**Telephone No. (601) 936-2800**

STATE OF MISSISSIPPI )  
 )  
COUNTY OF HANKIN ) ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Michael S. McKay, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned. WITNESS MY SIGNATURE and seal of office this 28<sup>th</sup> day of April, 2006.

Sandra B. Cartz  
Notary Public

**Notary Public**

My Commission Expires:



**GRANTOR'S ADDRESS AND TELEPHONE NUMBER:**

Michael S. McKay  
Substitute Trustee  
MacNeill & Buffington, P.A.  
Suite A-250 River Oaks Office Plaza  
1080 River Oaks Drive  
Flowood, MS 39208  
Telephone No.(601) 936-2800 Ext 812

**GRANTEE'S ADDRESS AND TELEPHONE NUMBER:**

B.S.P. Investments  
8857 Goodman Road  
Olive Branch, MS 38654  
Telephone No. 1-662-417-2700

**THIS DOCUMENT PREPARED BY AND  
AFTER RECORDING PLEASE RETURN TO:**  
Dyke, Henry, Goldsholl & Winzerling, P.L.C.  
415 North McKinley, Suite 555  
Little Rock, Arkansas 72205  
Telephone No. (501) 661-1000  
DHG&W No. 32507H

# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

WHEREAS, on August 29, 2003, John Payne executed a Deed of Trust to Leslie B. Shumake, Jr. Attorney at Law as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Lender, Decision One Mortgage Company, LLC, and Lender's successors and assigns, which Deed of Trust was recorded in Trust Deed Book 1842 at Page 471 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Lender, Decision One Mortgage Company, LLC, and Lender's successors and assigns, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated March 6, 2006, and recorded in Trust Deed Book 2,425 at Page 684 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Lender, Decision One Mortgage Company, LLC, and Lender's successors and assigns, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Michael S. McKay, Substitute Trustee, will on April 21, 2006, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

Lot 126, Cedar Crest Estates, Fourth Addition situated in Section 10, Township 2 South, Range 6 West, DeSoto County, MS, as per plat recorded in plat book 71, pages 39-40, Chancery Clerk's office, DeSoto County, MS.

Volume No. 111 on the 30 day of Mar., 2006

Volume No. 111 on the 6 day of April, 2006

Volume No. 111 on the 13 day of April, 2006

Volume No. 111 on the 20 day of April, 2006

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

Diane Smith

Sworn to and subscribed before me, this 20 day of April, 2006

BY Judith A. Dargatzis

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
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WITNESS my signature on this the 23rd day of March, 2006.  
/s/ Michael S. McKay  
Michael S. McKay  
Substitute Trustee  
MacNeill & Burlington, P.A.  
Suite A-250 River Oaks Office Plaza  
1080 River Oaks Drive  
Flowood, MS 39208  
Telephone No. (601) 838-2800  
THIS DOCUMENT PREPARED BY:  
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
555 Plaza West - 415 North McKinley  
Little Rock, Arkansas 72205  
Telephone No. (501) 661-1000  
DHG:daw No. 32507H  
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